

Cycle Date: March-2017  
Run Date: 06/07/2017  
Interval: Annual

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Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU :	106
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.





		Supplemental Ratio Analysis				
		For Charter : N/A				
06/07/2017		Count of CU : 106				
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State		
Peer Group: N/A		Count of CU in Peer Group : N/A				
				Dec-2013		Dec-2014
				Dec-2015		Dec-2016
				Mar-2017		
<b>OTHER DELINQUENCY RATIOS<sup>1</sup></b>						
Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.98		0.99	0.83	0.92
PAL Loans DQ >= 60 Days / Total PAL Loans		0.00		0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		5.58		3.21	1.98	1.28
New Vehicle Loans >= 60 Days / Total New Vehicle Loans		0.73		0.86	0.63	0.54
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans		0.85		0.98	1.07	1.00
Total Vehicle Loans >= 60 Days / Total Vehicle Loans		0.81		0.94	0.94	0.87
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00		0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans		1.68		1.43	1.03	0.98
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE		7.89		9.01	14.30	12.66
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.31		1.40	1.25	1.14
Participation Loans Delinquent >= 60 Days / Total Participation Loans		1.52		2.19	0.62	0.55
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm		5.05		3.19	1.16	1.54
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm		2.51		1.73	0.63	0.44
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE		29.51		13.07	76.57	76.97
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale		0.00		0.27	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans		97.37		97.18	106.03	113.83
<b>REAL ESTATE LOAN DELINQUENCY<sup>1</sup></b>						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		1.33		1.09	0.76	0.67
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mto Adjustable Rate and Hybrid/Balloon < 5 years		0.90		1.10	0.94	0.87
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		1.89		0.85	0.52	0.32
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable		0.34		0.32	0.32	0.28
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans		0.15		0.00	0.00	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans		18.78		11.29	10.53	11.58
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans		8.20		7.00	5.68	11.89
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		2.90		2.39	1.97	1.78
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		1.10		0.92	0.69	0.61
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		15.63		19.43	18.81	17.53
• Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.25		2.09	1.99	2.11
• Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		3.57		0.01	0.02	0.02
• Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		0.62		0.60	0.73	0.78
• Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.62		0.18	0.09	0.06
• Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.67		0.13	0.06	0.04
• Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.50		0.29	0.14	0.11
• Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans		0.00		0.00	0.04	0.00
• Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00		0.00	0.00	0.00
• Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.02		0.99	1.30	1.18
• Net Charge Offs - Participation Loans / Avg Participation Loans		1.10		0.16	0.22	0.23
• Net Charge Offs - Member Business Loans / Avg Member Business Loans		5.18		-0.10	0.01	0.11
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		18.13		19.53	19.85	21.17
Participation Loans Outstanding / Total Loans		2.62		2.74	3.00	2.92
Participation Loans Purchased YTD / Total Loans Granted YTD		2.22		2.59	2.46	1.71
• Participation Loans Sold YTD / Total Assets		0.14		0.27	0.38	0.13
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		2.77		2.86	2.80	2.98
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted		0.07		0.03	0.00	0.14
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		41.86		35.69	39.12	35.29
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		16.43		16.33	15.94	15.50
Total Fixed Rate Real Estate / Total Loans		26.92		25.55	25.12	23.99
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		33.15		23.05	31.01	30.12
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD		68.93		59.05	65.40	76.72
Interest Only & Payment Option First & Other RE / Total Assets		0.29		0.27	0.35	0.45
Interest Only & Payment Option First & Other RE / Net Worth		2.78		2.50	3.35	4.20
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		2.16		1.19	1.26	1.33
Unused Commitments / Cash & ST Investments		128.99		157.81	112.68	121.11
Complex Assets / Total Assets		19.99		20.93	21.26	22.14
Short Term Liabilities / Total Shares and Deposits plus Borrowings		41.13		39.70	38.12	37.61
• Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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* The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.		3. Supplemental Ratios				

		Assets								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2017		Count of CU : 106								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand	120,169,411	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5	139,646,680	-3.1	
Cash On Deposit	619,155,408	558,363,794	-9.8	897,110,859	60.7	764,235,842	-14.8	1,017,430,368	33.1	
Cash Equivalents	24,482,276	19,505,530	-20.3	29,617,687	51.8	28,785,841	-2.8	42,883,298	49.0	
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>763,807,095</b>	<b>707,429,983</b>	<b>-7.4</b>	<b>1,060,689,548</b>	<b>49.9</b>	<b>937,078,697</b>	<b>-11.7</b>	<b>1,199,960,346</b>	<b>28.1</b>	
<b>INVESTMENTS:</b>										
Trading Securities	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,552,679	-8.9	
Available for Sale Securities	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,982,904,569	2.6	
Held-to-Maturity Securities	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	117,744,971	-0.7	
Deposits in Commercial Banks, S&Ls, Savings Banks	762,069,813	711,282,001	-6.7	624,084,317	-12.3	581,085,263	-6.9	584,930,664	0.7	
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	33,984,488	43,422,159	27.8	59,395,841	36.8	76,942,317	29.5	77,247,382	0.4	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	22,396,603	17,063,147	-23.8	16,987,247	-0.4	16,976,442	-0.1	17,022,733	0.3	
All Other Investments in Corporate CUs	2,309,738	1,827,074	-20.9	811,990	-55.6	1,113,804	37.2	1,996,786	79.3	
All Other Investments <sup>2</sup>	80,134,340	89,423,560	11.6	94,980,889	6.2	89,832,176	-5.4	93,055,667	3.6	
<b>TOTAL INVESTMENTS</b>	<b>2,946,742,615</b>	<b>2,809,467,285</b>	<b>-4.7</b>	<b>2,717,118,667</b>	<b>-3.3</b>	<b>2,836,885,659</b>	<b>4.4</b>	<b>2,893,455,451</b>	<b>2.0</b>	
<b>LOANS HELD FOR SALE</b>		55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	39,009,723	-18.8
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans	409,049,194	425,615,887	4.1	435,434,150	2.3	448,618,775	3.0	425,900,647	-5.1	
All Other Unsecured Loans/Lines of Credit	256,002,490	278,239,062	8.7	291,742,231	4.9	318,870,889	9.3	313,657,621	-1.6	
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	34,250,946	44,735,252	30.6	48,042,028	7.4	51,259,345	6.7	52,680,632	2.8	
New Vehicle Loans	819,241,668	921,485,406	12.5	974,855,129	5.8	1,065,647,781	9.3	1,113,441,352	4.5	
Used Vehicle Loans	1,929,017,721	2,165,634,310	12.3	2,336,105,459	7.9	2,603,766,552	11.5	2,701,551,715	3.8	
1st Mortgage Real Estate Loans/Lines of Credit	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,476,360,466	1.1	
Other Real Estate Loans/Lines of Credit	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	976,404,794	2.0	
Leases Receivable	0	0	N/A	0	N/A	1,862	N/A	1,494	-19.8	
Total All Other Loans/Lines of Credit	314,183,973	341,033,060	8.5	370,505,568	8.6	396,211,781	6.9	405,905,577	2.4	
<b>TOTAL LOANS</b>	<b>6,783,913,607</b>	<b>7,359,232,645</b>	<b>8.5</b>	<b>7,739,421,143</b>	<b>5.2</b>	<b>8,291,243,786</b>	<b>7.1</b>	<b>8,465,904,298</b>	<b>2.1</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(73,255,319)	0.2
Foreclosed Real Estate	18,903,926	11,287,220	-40.3	6,313,594	-44.1	9,097,988	44.1	9,922,519	9.1	
Repossessed Autos	1,018,530	1,603,938	57.5	2,097,080	30.7	3,042,271	45.1	2,603,612	-14.4	
Foreclosed and Repossessed Other Assets	1,598,801	1,086,780	-32.0	570,622	-47.5	830,458	45.5	684,798	-17.5	
<b>TOTAL FORECLOSED and REPOSESSIONS ASSETS <sup>1</sup></b>	<b>21,521,257</b>	<b>13,977,938</b>	<b>-35.1</b>	<b>8,981,296</b>	<b>-35.7</b>	<b>12,970,717</b>	<b>44.4</b>	<b>13,210,929</b>	<b>1.9</b>	
Land and Building	260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	305,263,202	0.2	
Other Fixed Assets	39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	54,834,398	-0.2	
NCUA Share Insurance Capitalization Deposit	93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	103,318,445	0.2	
Identifiable Intangible Assets	402,114	0	-100.0	0	N/A	0	N/A	4,061	N/A	
Goodwill	1,582,360	1,582,360	0.0	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0	
<b>TOTAL INTANGIBLE ASSETS</b>	<b>1,984,474</b>	<b>1,582,360</b>	<b>-20.3</b>	<b>1,582,360</b>	<b>0.0</b>	<b>2,042,182</b>	<b>29.1</b>	<b>2,046,243</b>	<b>0.2</b>	
Accrued Interest on Loans	21,221,842	22,044,555	3.9	22,020,881	-0.1	23,272,938	5.7	21,585,236	-7.3	
Accrued Interest on Investments	6,966,070	6,405,447	-8.0	7,187,629	12.2	7,149,781	-0.5	7,763,554	8.6	
Non-Trading Derivative Assets, net	N/A	65,796		39,972	-39.2	89	-99.8	0	-100.0	
All Other Assets	187,617,406	205,837,716	9.7	226,373,532	10.0	287,600,220	27.0	266,921,769	-7.2	
<b>TOTAL OTHER ASSETS</b>	<b>215,805,318</b>	<b>234,353,514</b>	<b>8.6</b>	<b>255,622,014</b>	<b>9.1</b>	<b>318,023,028</b>	<b>24.4</b>	<b>296,270,559</b>	<b>-6.8</b>	
<b>TOTAL ASSETS</b>	<b>11,113,280,205</b>	<b>11,509,554,397</b>	<b>3.6</b>	<b>12,195,693,989</b>	<b>6.0</b>	<b>12,835,791,833</b>	<b>5.2</b>	<b>13,300,018,275</b>	<b>3.6</b>	
<b>TOTAL CU's</b>		118	116	-1.7	112	-3.4	107	-4.5	106	-0.9

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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

4. Assets

		Liabilities, Shares & Equity								
		For Charter : N/A								
06/07/2017		Count of CU : 106								
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES:</b>										
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		186,153,182	215,232,051	15.6	247,313,395	14.9	302,917,070	22.5	293,506,668	-3.1
Borrowing Repurchase Transactions		0	0	N/A	10,113,281	N/A	12,990,916	28.5	5,168,069	-60.2
Subordinated Debt		0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net		N/A	0		0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable		12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	6,428,732	-49.0
Accounts Payable & Other Liabilities		124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	154,486,694	-17.1
<b>TOTAL LIABILITIES</b>		323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	459,590,163	-10.7
<b>SHARES AND DEPOSITS</b>										
Share Drafts		1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,237,289,812	6.8
Regular Shares		2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	3,975,280,546	7.4
Money Market Shares		2,366,918,208	2,418,108,558	2.2	2,519,855,623	4.2	2,664,723,468	5.7	2,736,384,437	2.7
Share Certificates		1,811,083,707	1,687,626,877	-6.8	1,638,734,315	-2.9	1,603,889,088	-2.1	1,601,221,139	-0.2
IRA/KEOGH Accounts		993,465,335	952,388,751	-4.1	922,166,317	-3.2	891,027,856	-3.4	879,713,565	-1.3
All Other Shares <sup>1</sup>		27,591,787	31,838,239	15.4	32,074,972	0.7	35,948,000	12.1	44,229,471	23.0
Non-Member Deposits		7,098,593	13,614,791	91.8	16,957,334	24.6	11,206,685	-33.9	26,055,639	132.5
<b>TOTAL SHARES AND DEPOSITS</b>		9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,500,174,609	4.5
<b>EQUITY:</b>										
Undivided Earnings		728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	896,297,287	1.1
Regular Reserves		213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,914,393	0.3
Appropriation For Non-Conforming Investments (SCU Only)		0	0	N/A	1,136,101	N/A	0	-100.0	0	N/A
Other Reserves		222,857,943	230,930,152	3.6	243,829,924	5.6	256,366,145	5.1	259,629,356	1.3
Equity Acquired in Merger		315,438	2,378,003	653.9	6,119,825	157.4	13,973,856	128.3	13,589,487	-2.8
Miscellaneous Equity		1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities		-17,714,259	814,696	104.6	-6,680,526	-920.0	-21,288,641	-218.7	-17,672,615	17.0
Accumulated Unrealized Losses for OTII (due to other factors) on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges		0	-271,963	N/A	0	100.0	0	N/A	0	N/A
Other Comprehensive Income		-13,738,185	-21,423,757	-55.9	-26,254,542	-22.5	-30,280,691	-15.3	-29,401,158	2.9
Net Income		0	0	N/A	0	N/A	0	N/A	4,708,273	N/A
<b>EQUITY TOTAL</b>		1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,340,253,503	1.7
<b>TOTAL SHARES &amp; EQUITY</b>		10,789,814,802	11,122,494,104	3.1	11,767,061,378	5.8	12,321,019,195	4.7	12,840,428,112	4.2
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>		11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,300,018,275	3.6
<b>NCUA INSURED SAVINGS <sup>2</sup></b>										
Uninsured Shares		404,845,427	411,834,668	1.7	492,759,231	19.6	495,140,679	0.5	511,372,021	3.3
Uninsured Non-Member Deposits		1,413,951	1,990,392	40.8	2,473,218	24.3	1,671,161	-32.4	12,248,987	633.0
Total Uninsured Shares & Deposits		406,259,378	413,825,060	1.9	495,232,449	19.7	496,811,840	0.3	523,621,008	5.4
Insured Shares & Deposits		9,248,686,944	9,502,233,494	2.7	10,016,017,482	5.4	10,506,776,075	4.9	10,976,553,601	4.5
<b>TOTAL NET WORTH</b>		1,165,122,444	1,226,128,094	5.2	1,287,558,035	5.0	1,369,405,645	6.4	1,388,116,678	1.4



		Delinquent Loan Information 1						
<u>Return to cover</u>		For Charter : N/A						
06/07/2017		Count of CU : 106						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group : N/A						
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES<sup>1</sup></b>								
30 to 59 Days Delinquent		139,346,281	139,314,875	0.0	118,410,492	-15.0	113,675,782	-4.0
60 to 179 Days Delinquent		51,541,751	54,491,734	5.7	49,789,259	-8.6	49,022,987	-1.5
180 to 359 Days Delinquent		13,760,689	13,713,963	-0.3	11,058,544	-19.4	9,844,683	-11.0
> = 360 Days Delinquent		5,750,945	4,744,200	-17.5	4,167,444	-12.2	5,337,718	28.1
Total Del Loans - All Types (> = 60 Days)		71,053,385	72,949,897	2.7	65,015,247	-10.9	64,205,388	-1.2
% Delinquent Loans / Total Loans		1.05	0.99	-5.4	0.84	-15.3	0.77	-7.8
<b>DELINQUENT LOANS BY CATEGORY:</b>								
<u>Unsecured Credit Card Loans</u>								
30 to 59 Days Delinquent		6,162,828	6,132,734	-0.5	6,976,897	13.8	6,501,517	-6.8
60 to 179 Days Delinquent		3,778,494	3,927,749	4.0	3,371,177	-14.2	3,728,238	10.6
180 to 359 Days Delinquent		203,859	263,675	29.3	217,898	-17.4	385,744	77.0
> = 360 Days Delinquent		8,209	20,241	146.6	15,643	-22.7	2,981	-80.9
Total Del Credit Card Lns (> = 60 Days)		3,990,562	4,211,665	5.5	3,604,718	-14.4	4,116,963	14.2
%Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.98	0.99	1.4	0.83	-16.3	0.92	10.9
<u>Payday Alternative Loans (PAL Loans) FCU Only</u>								
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)		0	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans		0.00	0.00	N/A	0.00	N/A	0.00	N/A
<u>Non-Federally Guaranteed Student Loans</u>								
30 to 59 Days Delinquent		561,062	555,520	-1.0	1,294,133	133.0	526,705	-59.3
60 to 179 Days Delinquent		1,872,586	1,334,136	-28.8	882,040	-33.9	611,166	-30.7
180 to 359 Days Delinquent		15,737	35,121	123.2	29,646	-15.6	16,086	-45.7
> = 360 Days Delinquent		23,796	64,702	171.9	37,552	-42.0	30,643	-18.4
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)		1,912,119	1,433,959	-25.0	949,238	-33.8	657,895	-30.7
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		5.58	3.21	-42.6	1.98	-38.4	1.28	-35.0
<u>New Vehicle Loans</u>								
30 to 59 Days Delinquent		21,486,891	23,518,344	9.5	16,932,181	-28.0	14,414,851	-14.9
60 to 179 Days Delinquent		4,700,328	6,365,435	35.4	5,122,826	-19.5	4,697,164	-8.3
180 to 359 Days Delinquent		912,459	1,333,089	46.1	777,991	-41.6	756,553	-2.8
> = 360 Days Delinquent		330,717	260,137	-21.3	209,410	-19.5	269,700	28.8
Total Del New Vehicle Lns (> = 60 Days)		5,943,504	7,958,661	33.9	6,110,227	-23.2	5,723,417	-6.3
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		0.73	0.86	19.0	0.63	-27.4	0.54	-14.3
<u>Used Vehicle Loans</u>								
30 to 59 Days Delinquent		47,090,528	52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3
60 to 179 Days Delinquent		13,380,505	17,734,645	32.5	20,717,604	16.8	20,875,319	0.8
180 to 359 Days Delinquent		2,381,568	2,831,631	18.9	3,694,958	30.5	4,505,950	21.9
> = 360 Days Delinquent		655,022	563,141	-14.0	520,885	-7.5	734,713	41.1
Total Del Used Vehicle Lns (> = 60 Days)		16,417,095	21,129,417	28.7	24,933,447	18.0	26,115,982	4.7
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		0.85	0.98	14.6	1.07	9.4	1.00	-6.0
<u>% Total New &amp; Used Vehicle Loans &gt;= 60 Days/ Total New &amp; Used Vehicle Loans</u>		0.81	0.94	15.8	0.94	-0.5	0.87	-7.5
<u>Leases Receivable</u>								
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)		0	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A
<u>All Other Loans<sup>2</sup></u>								
30 to 59 Days Delinquent		9,666,542	9,516,676	-1.6	8,077,825	-15.1	8,492,578	5.1
60 to 179 Days Delinquent		7,359,015	5,859,589	-20.4	4,671,298	-20.3	4,961,042	6.2
180 to 359 Days Delinquent		1,201,658	2,116,637	76.1	1,577,354	-25.5	1,240,466	-21.4
> = 360 Days Delinquent		1,025,809	881,354	-14.1	571,951	-35.1	777,474	35.9
Total Del All Other Loans (> = 60 Days)		9,586,482	8,857,580	-7.6	6,820,603	-23.0	6,978,982	2.3
%All Other Loans >= 60 Days / Total All Other Loans		1.68	1.43	-14.9	1.03	-28.0	0.98	-5.2
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.								
7. Delinquent Loan Information 1								

Return to cover 06/07/2017 CU Name: N/A Peer Group: N/A	Delinquent Loan Information 2						
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group: N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
DELINQUENT LOANS BY CATEGORY <sup>1</sup>							
ALL REAL ESTATE LOANS							
30 to 59 Days Delinquent	54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7
60 to 179 Days Delinquent	20,450,823	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8
180 to 359 Days Delinquent	9,045,408	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2
> = 360 Days Delinquent	3,707,392	2,954,625	-20.3	2,812,003	-4.8	3,522,207	25.3
Total Del Real Estate Loans (> = 60 Days)	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.90	2.39	-17.5	1.97	-17.7	1.78	-9.5
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years							
30 to 59 Days Delinquent	32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4
60 to 179 Days Delinquent	13,385,500	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0
180 to 359 Days Delinquent	4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4
> = 360 Days Delinquent	3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.33	1.09	-17.7	0.76	-30.6	0.67	-11.4
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years							
30 to 59 Days Delinquent	13,188,432	13,504,267	2.4	11,213,719	-17.0	9,695,718	-13.5
60 to 179 Days Delinquent	3,520,418	5,201,856	47.8	4,505,391	-13.4	4,398,770	-2.4
180 to 359 Days Delinquent	1,902,863	2,205,599	15.9	1,766,519	-19.8	1,004,690	-43.2
> = 360 Days Delinquent	179,871	59,995	-66.6	0	-100.0	506,240	N/A
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.90	1.10	22.4	0.94	-14.4	0.87	-7.6
Other Real Estate Fixed Rate/Hybrid/Balloon							
30 to 59 Days Delinquent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8
60 to 179 Days Delinquent	2,012,259	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3
180 to 359 Days Delinquent	2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1
> = 360 Days Delinquent	321,420	123,716	-61.5	42,144	-65.8	62,221	47.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9
Other Real Estate Adjustable Rate							
30 to 59 Days Delinquent	4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0
60 to 179 Days Delinquent	1,532,646	1,426,459	-6.9	1,551,155	8.8	1,534,911	-1.1
180 to 359 Days Delinquent	269,533	402,183	49.2	322,638	-19.8	411,452	27.5
> = 360 Days Delinquent	134,477	153,484	14.1	284,139	85.1	163,692	-42.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.34	0.32	-6.0	0.32	1.0	0.28	-11.0
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED							
Member Business Loans Secured By RE							
30 to 59 Days Delinquent	7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0	840,038	-61.5	0	-100.0
> = 360 Days Delinquent	994,526	112,775	-88.7	0	-100.0	462,890	N/A
Total Del Member Business Loans Secured by RE (> = 60 Days)	5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	2.21	1.17	-47.3	0.50	-57.1	0.34	-31.5
Member Business Loans NOT Secured By RE							
30 to 59 Days Delinquent	650,620	856,076	31.6	21,441	-75.4	339,619	61.4
60 to 179 Days Delinquent	974,742	573,344	-41.2	54,272	-90.5	106,554	96.3
180 to 359 Days Delinquent	600,639	145,641	-75.8	144,788	-0.6	63,957	-55.8
> = 360 Days Delinquent	604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2
Total Del Member Business Loans NOT Secured by RE(> = 60 Days)	2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9
%Member Business Loans NOT Secured by RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured by RE	9.70	5.78	-40.4	3.29	-43.2	3.02	-7.9
NonMember Business Loans Secured By RE							
30 to 59 Days Delinquent	0	657,750	N/A	0	-100.0	0	N/A
60 to 179 Days Delinquent	0	20,004	N/A	0	-100.0	0	N/A
180 to 359 Days Delinquent	0	1,107,238	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days	0	1,127,242	N/A	0	-100.0	0	N/A
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE	0.00	6.44	N/A	0.00	-100.0	0.00	N/A
NonMember Business Loans NOT Secured By RE							
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	63,444	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days	0	63,444	N/A	0	-100.0	0	N/A
%NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE	0.00	0.59	N/A	0.00	-100.0	0.00	N/A
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This analysis change may result in a decline in delinquent loans reported as of June 2013.

8. Delinquent Loan Information

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans										
Return to cover		For Charter	N/A							
06/07/2017		Count of CU	106							
CU Name:	N/A	Asset Range	N/A							
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Unions							
	Count of CU in Peer Group	N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg	
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>										
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,027,605	8.5	17,520,264	13%	
* Total Loans Recovered	11,628,158	12,435,722	6.9	10,724,809	-13.8	10,362,126	-3.4	3,010,476	16%	
* NET CHARGE OFFS (\$\$)	59,115,675	39,899,664	-32.5	46,429,085	16.4	51,665,479	11.3	14,509,788	12%	
** Net Charge-Offs / Average Loans	0.90	0.56	-37.5	0.62	9.0	0.64	4.8	0.69	7	
Total Del Loans & * Net Charge-Offs <sup>1</sup>	130,169,060	112,849,561	-13.3	111,444,332	-1.2	115,870,867	4.0	72,459,799	-37%	
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.95	1.56	-20.2	1.46	-6.5	1.42	-2.5	1.38	-2	
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3	10,500,067	-3.9	11,409,647	8.7	3,498,432	22%	
* Unsecured Credit Card Lns Recovered	2,018,847	2,188,622	8.4	1,914,327	-12.5	2,091,809	9.3	618,150	18%	
* NET UNSECURED CREDIT CARD C/Os	8,941,337	8,739,354	-2.3	8,585,740	-1.8	9,317,838	8.5	2,880,282	23%	
** Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	-6.7	1.99	-4.8	2.11	5.7	2.63	25%	
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064	7,541	-99.3	11,370	50.8	12,473	9.7	1,857	-40%	
* Non-Federally Guaranteed Student Loans Recovered	13,158	1,874	-85.8	658	-64.9	1,500	128.0	2,265	504%	
* Net Non-Federally Guaranteed Student Loans C/Os	1,117,906	5,667	-99.5	10,712	89.0	10,973	2.4	-408	-114%	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3	0.00	-114%	
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	275,159	-30%	
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,107	92.3	67,313	-52%	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	207,846	-171%	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.03	-19%	
* Total Other RE Loans/LOCs Charged Off	4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9	379,023	7%	
* Total Other RE Loans/LOCs Recovered	677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4	216,741	108%	
* NET OTHER RE LOANS/LOCs C/Os	4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3	162,282	-34%	
** Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.07	-37%	
* Total Real Estate Loans Charged Off	20,141,269	7,581,328	-62.4	3,574,221	-52.9	2,985,408	-16.5	654,182	-121%	
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8	801,802	-61.7	978,257	22.0	284,054	16%	
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583	-70.1	2,772,419	-49.5	2,007,151	-27.6	370,128	-26%	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.18	-71.7	0.09	-51.5	0.06	-30.0	0.04	-28%	
* Total TDR 1st & Other Real Estate Lns Charged Off	1,510,248	871,284	-42.3	348,593	-60.0	236,040	-32.3	0	-100%	
* Total TDR 1st & Other Real Estate Lns Recovered	523,894	83,382	-84.1	84,492	1.3	41,025	-51.4	475	-95%	
* NET TDR Real Estate C/Os	986,354	787,902	-20.1	264,101	-66.5	195,015	-26.2	-475	-101%	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	1.76	1.47	-16.3	0.51	-65.0	0.42	-18.2	0.00	-101%	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	25,303	N/A	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	4,066	N/A	
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	21,237	N/A	
** Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	5,062.46	N/A	
<b>BANKRUPTCY SUMMARY</b>										
Number of Members Who Filed Chapter 7 YTD	2,802	2,348	-16.2	2,012	-14.3	1,994	-0.9	565	-71%	
Number of Members Who Filed Chapter 13 YTD	1,923	1,669	-13.2	1,495	-10.4	2,229	49.1	684	-69%	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	4	300.0	2	-50.0	1	-50.0	0	-100%	
Total Number of Members Who Filed Bankruptcy YTD	4,726	4,021	-14.9	3,509	-12.7	4,224	20.4	1,249	-70%	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11,12)	44,578,978	40,706,206	-8.7	37,901,600	-6.9	40,907,653	7.9	13,504,383	-67%	
* All Loans Charged Off due to Bankruptcy YTD	11,053,975	10,167,037	-8.0	10,747,954	5.7	10,875,279	1.2	2,824,503	3%	
% Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	24.3	18.81	-3.2	17.53	-6.8	16.12	-8%	
<b>REAL ESTATE FORECLOSURE SUMMARY</b>										
Real Estate Loans Foreclosed YTD	24,640,243	11,719,508	-52.4	6,793,830	-42.0	6,088,929	-10.4	1,503,081	-75%	
Number of Real Estate Loans Foreclosed YTD	184	96	-47.8	77	-19.8	52	-32.5	17	-67%	
<b>TRROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>										
TDR First Mortgage RE Loans	48,954,390	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8	38,045,629	-3%	
TDR Other RE Loans	3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5	4,520,136	-8%	
<b>Total TDR First and Other RE Loans</b>	52,774,652	54,527,613	3.3	48,193,433	-11.6	44,556,637	-7.5	42,565,765	-4%	
<b>TDR RE Loans Also Reported as Business Loans</b>	3,714,439	5,890,554	58.6	4,843,314	-17.8	3,891,880	-19.6	3,484,204	-10.1%	
TDR Consumer Loans (Not Secured by RE)	8,423,498	12,441,447	47.7	11,124,412	-10.6	12,629,680	13.5	13,120,913	3%	
TDR Business Loans (Not Secured by RE)	4,923,810	4,104,964	-16.6	840,273	-79.5	589,826	-29.8	493,054	-16%	
<b>Total TDR First RE, Other RE, Consumer, and Business Loans</b>	66,121,960	71,074,024	7.5	60,158,118	-15.4	57,776,143	-4.0	56,179,732	-2%	
<b>Total TDR Loans to Total Loans</b>	0.97	0.97	-0.9	0.78	-19.5	0.70	-10.4	0.66	-4%	
<b>Total TDR Loans to Net Worth</b>	5.68	5.80	2.1	4.67	-19.4	4.22	-9.7	4.05	-4%	
TDR portion of Allowance for Loan and Lease Losses	5,361,270	5,154,437	-3.9	2,935,781	-43.0	2,333,688	-20.5	1,791,759	-23%	
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*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										

<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

9. Loan Losses, Bankruptcy Information, & TDR

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\*Amounts are year-to-date while the related %change ratios are annualized

\*\* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)

		Indirect and Participation Lending											
<a href="#">Return to cover</a>		For Charter : N/A		Count of CU : 106		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
06/07/2017													
CU Name: N/A													
Peer Group: N/A													
		Count of CU in Peer Group : N/A											
		Dec-2013		Dec-2014		% Chg		Dec-2015		% Chg		Dec-2016	
		Mar-2017		% Chg									
<b>INDIRECT LOANS OUTSTANDING</b>													
Indirect Loans - Point of Sale Arrangement		761,018,899		944,367,928		24.1		1,012,810,964		7.2		1,125,064,400	
Indirect Loans - Outsourced Lending Relationship		468,646,174		493,093,308		5.2		523,334,971		6.1		630,532,398	
<b>Total Outstanding Indirect Loans</b>		1,229,665,073		1,437,461,236		16.9		1,536,145,935		6.9		1,755,596,798	
%Indirect Loans Outstanding / Total Loans		18.13		19.53		7.8		19.85		1.6		21.17	
<b>DELINQUENCY - INDIRECT LENDING<sup>1</sup></b>													
30 to 59 Days Delinquent		52,593,078		59,429,550		13.0		43,527,603		-26.8		41,159,624	
60 to 179 Days Delinquent		13,340,277		16,962,054		27.1		16,152,195		-4.8		16,437,721	
180 to 359 Days Delinquent		2,257,033		2,874,209		27.3		2,756,912		-4.1		3,092,510	
> = 360 Days Delinquent		533,369		351,549		-34.1		355,395		1.1		440,764	
Total Del Indirect Lns (>= 60 Days)		16,130,679		20,187,812		25.2		19,264,502		-4.6		19,970,995	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.31		1.40		7.1		1.25		-10.7		1.14	
<b>LOAN LOSSES - INDIRECT LENDING</b>													
* Indirect Loans Charged Off		13,944,913		15,168,143		8.8		21,365,148		40.9		21,863,602	
* Indirect Loans Recovered		2,249,627		1,942,942		-13.6		2,019,024		3.9		2,431,942	
* NET INDIRECT LOAN C/Os		11,695,286		13,225,201		13.1		19,346,124		46.3		19,431,660	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.02		0.99		-2.3		1.30		31.2		1.18	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>													
Consumer		8,544,280		17,326,043		102.8		32,480,946		87.5		46,017,164	
Non-Federally Guaranteed Student Loans		14,425,286		20,144,547		39.6		20,525,907		1.9		20,427,342	
Real Estate		11,549,602		15,013,347		30.0		14,179,942		-5.6		19,487,929	
Member Business Loans (excluding C&D)		4,437,631		22,850,887		414.9		24,082,881		5.4		23,070,816	
Non-Member Business Loans (excluding C&D)		34,117,317		17,489,446		-48.7		18,206,176		4.1		22,583,618	
Commercial Construction & Development		4,459,025		606,382		-86.4		1,307,124		115.6		3,733,828	
Loan Pools		100,267,912		108,475,788		8.2		121,121,072		11.7		106,562,650	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>		177,801,053		201,906,440		13.6		231,904,048		14.9		241,883,347	
%Participation Loans Outstanding / Total Loans		2.62		2.74		4.7		3.00		9.2		2.92	
* Participation Loans Purchased YTD		76,397,575		85,311,586		11.7		93,368,978		9.4		70,873,971	
%Participation Loans Purchased YTD / Total Loans Granted YTD		2.22		2.59		16.7		2.46		-5.0		1.71	
<b>PARTICIPATION LOANS SOLD:</b>													
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		30,295,374		47,730,201		57.5		72,320,532		51.5		58,461,732	
Participation Loan Interests - Amount Retained (Outstanding)		17,357,920		23,550,598		35.7		26,973,775		14.5		25,826,138	
* Participation Loans Sold YTD		15,003,072		31,301,358		108.6		45,856,246		46.5		17,167,306	
** %Participation Loans Sold YTD / Total Assets		0.14		0.27		101.4		0.38		38.3		0.13	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>													
*Loans Purchased in Full from Other Financial Institutions YTD		1,518,790		797,887		-47.5		60,000		-92.5		5,094,732	
*Loans Purchased in Full from Other Sources YTD		771,600		48,000		-93.8		5,142		-89.3		725,321	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD		0.07		0.03		-61.4		0.00		-93.3		0.14	
*Loans, Excluding RE, Sold in Full YTD		0		0		N/A		0		N/A		0	
<b>DELINQUENCY - PARTICIPATION LENDING<sup>1</sup></b>													
30 to 59 Days Delinquent		822,475		4,089,341		397.2		1,166,949		-71.5		1,286,592	
60 to 179 Days Delinquent		2,555,514		1,855,241		-27.4		1,105,963		-40.4		972,575	
180 to 359 Days Delinquent		120,092		2,264,700		1,785.8		101,916		-95.5		124,639	
> = 360 Days Delinquent		35,766		292,340		717.4		238,252		-18.5		233,730	
Total Del Participation Lns (>= 60 Days)		2,711,372		4,412,281		62.7		1,446,131		-67.2		1,330,944	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans		1.52		2.19									

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11 REI oans 1

		Real Estate Loan Information 2						
Return to cover		For Charter : N/A						
06/07/2017		Count of CU : 106						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2013 Dec-2014 % Chg Dec-2015 % Chg Dec-2016 % Chg Mar-2017 % Chg						
<b>* OTHER REAL ESTATE (Granted)</b>								
* Closed End Fixed Rate		63,132,680	61,081,674	-3.2	71,914,031	17.7	38,196,102	-46.9
* Closed End Adjustable Rate		219,532	3,468,718	1,480.1	5,234,682	50.9	3,967,305	-24.2
* Open End Adjustable Rate (HELOC)		160,502,847	184,445,136	14.9	181,857,849	-1.4	239,187,719	31.5
* Open End Fixed Rate and Other		1,863,168	2,401,025	28.9	1,967,325	-18.1	3,759,872	91.1
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>		<b>225,718,227</b>	<b>251,396,553</b>	<b>11.4</b>	<b>260,973,887</b>	<b>3.8</b>	<b>285,110,998</b>	<b>9.2</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>		<b>1,438,152,906</b>	<b>1,114,449,930</b>	<b>-22.5</b>	<b>1,514,361,072</b>	<b>35.9</b>	<b>1,631,552,146</b>	<b>7.7</b>
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		33.15	23.05	-30.5	31.01	34.5	30.12	-2.9
<b>RE LOANS SOLD/SERVICED</b>								
* First Mortgage R.E. Loans Sold		835,682,212	509,615,622	-39.0	819,742,782	60.9	1,032,981,830	26.0
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		68.93	59.05	-14.3	65,40	10.8	76.72	17.3
AMT of Mortgage Servicing Rights		25,185,309	14,603,607	-42.0	16,178,116	10.8	18,185,416	12.4
Outstanding RE Loans Sold But Serviced		2,682,648,060	2,820,023,394	5.1	2,902,338,423	2.9	3,490,595,520	20.3
% (Mortgage Servicing Rights / Net Worth)		2.16	1.19	-44.9	1.26	5.5	1.33	5.7
<b>MISC. RE LOAN INFORMATION</b>								
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,146,548,933	1,260,117,270	9.9	1,263,412,349	0.3	1,335,394,097	5.7
R.E. Lns also Mem. Bus. Lns		272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4
<b>REVERSE MORTGAGES</b>								
Federally Insured Home Equity Conversion Mortgage (HECM)		0	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>		<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>								
TDR First Mortgage RE Loans		48,954,390	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8
TDR Other RE Loans		3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5
<b>Total TDR First and Other RE Loans</b>		<b>52,774,652</b>	<b>54,527,613</b>	<b>3.3</b>	<b>48,193,433</b>	<b>-11.6</b>	<b>44,556,637</b>	<b>-7.5</b>
TDR RE Loans Also Reported as Business Loans		3,714,439	5,890,554	58.6	4,843,314	-17.8	3,891,880	-19.6
<b>REAL ESTATE LOAN DELINQUENCY</b>								
<b>R.E. LOANS DELINQUENT &gt;= 60 Days<sup>1</sup></b>								
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8
Other R.E. Fixed Rate		4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4
Other R.E. Adj. Rate		1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2
<b>TOTAL DEL R.E. DELINQUENT &gt;= 60 Days</b>		<b>33,203,623</b>	<b>29,358,615</b>	<b>-11.6</b>	<b>22,597,014</b>	<b>-23.0</b>	<b>20,612,149</b>	<b>-8.8</b>
<b>DELINQUENT 30 to 59 Days</b>								
First Mortgage		45,992,736	40,436,090	-12.1	36,134,704	-10.6	34,018,806	-5.9
Other		8,385,694	6,254,520	-25.4	5,804,649	-7.2	5,963,374	2.7
<b>TOTAL DEL RE 30 to 59 Days</b>		<b>54,378,430</b>	<b>46,690,610</b>	<b>-14.1</b>	<b>41,939,353</b>	<b>-10.2</b>	<b>39,982,180</b>	<b>-4.7</b>
<b>TOTAL DEL R.E. LOANS &gt;= 30 Days</b>		<b>87,582,053</b>	<b>76,049,225</b>	<b>-13.2</b>	<b>64,536,367</b>	<b>-15.1</b>	<b>60,594,329</b>	<b>-6.1</b>
<b>RE LOAN DELINQUENCY RATIOS</b>								
% R.E. LOANS DQ >= 30 Days		2.90	2.39	-17.5	1.97	-17.7	1.78	-9.5
% R.E. LOANS DQ >= 60 Days		1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>								
TDR First Mortgage RE Loans Delinquent >= 60 Days		9,258,701	5,800,131	-37.4	4,526,536	-22.0	4,760,275	5.2
TDR Other RE Loans Delinquent >= 60 Days		649,866	353,987	-45.5	548,707	55.0	401,489	-26.8
<b>Total TDR First and Other RE Loans Delinquent &gt;= 60 Days</b>		<b>9,908,567</b>	<b>6,154,118</b>	<b>-37.9</b>	<b>5,075,243</b>	<b>-17.5</b>	<b>5,161,764</b>	<b>1.7</b>
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE		18.78	11.29	-39.9	10.53	-6.7	11.58	10.0
<b>TDR RE Loans Also Reported as Business Loans Delinquent &gt;= 60 Days</b>		<b>304,729</b>	<b>412,501</b>	<b>35.4</b>	<b>274,905</b>	<b>-33.4</b>	<b>462,890</b>	<b>68.4</b>
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans		8.20	7.00	-14.6	5.68	-18.9	11.89	109.5
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>								
* Total 1st Mortgage Lns Charged Off		15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9
* Total 1st Mortgage Lns Recovered		1,130,376	724,479	-35.9	292,785	-59.6	563,107	92.3
* NET 1st MORTGAGE LN C/Os		14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4
<b>** Net Charge Offs - 1st Mortgage Loans</b>								
/ Avg 1st Mortgage Loans		0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5
* Total Other RE Lns Charged Off		4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9
* Total Other RE Lns Recovered		677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4
* NET OTHER RE LN C/Os		4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>		<b>0.50</b>	<b>0.29</b>	<b>-41.7</b>	<b>0.14</b>	<b>-50.8</b>	<b>0.11</b>	<b>-26.4</b>
* Amounts are year-to-date and the related % change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.								
This policy change may result in a decline in delinquent loans reported as of June 2012.								

Member Business Loan Information							
<a href="#">Return to cover</a>	For Charter : N/A						
06/07/2017	Count of CU : 106						
CU Name: N/A	Asset Range : N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
<b>BUSINESS LOANS</b>							
Member Business Loans (NMLBL) <sup>1</sup>	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5
Purchased Business Loans or Participations to Nonmembers (NMLBL) <sup>1</sup>	34,497,337	29,844,043	-13.5	27,090,902	-9.2	35,096,410	29.6
<b>Total Business Loans (NMLBL)<sup>1</sup></b>	<b>314,214,305</b>	<b>341,956,071</b>	<b>8.8</b>	<b>355,880,304</b>	<b>4.1</b>	<b>401,539,771</b>	<b>12.8</b>
Unfunded Commitments <sup>1</sup>	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1
TOTAL BUSINESS LOANS (NMLBL) LESS UNFUNDED COMMITMENTS <sup>1</sup>	307,537,038	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3
%/(Total Business Loans (NMLBL) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	2.77	2.86	3.5	2.80	-2.4	2.98	6.7
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>							
Number of Outstanding Business Loans to Members	1,742	1,870	7.3	2,092	11.9	2,325	11.1
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	159	0.0	135	-15.1	135	0.0
Total Number of Business Loans Outstanding	1,901	2,029	6.7	2,227	9.8	2,460	10.5
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>							
Construction and Development	7,714,215	6,216,610	-19.4	2,855,488	-54.1	13,684,819	379.2
Farmland	1,571,929	1,358,024	-13.6	1,270,958	-6.4	947,887	-25.4
Non-Farm Residential Property	104,953,139	113,578,531	8.2	125,279,942	10.3	132,272,305	5.6
Owner Occupied, Non-Farm, Non-Residential Property	78,599,018	80,667,492	2.6	77,327,560	-4.1	91,676,422	18.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	84,682,429	103,435,158	22.1	113,997,183	10.2	124,957,636	9.6
Total Real Estate Secured Business Loans	277,520,730	305,255,815	10.0	320,731,131	5.1	363,539,069	13.3
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>							
Loans to finance agricultural production and other loans to farmers	364,627	499,186	36.9	628,897	26.0	764,214	21.5
Commercial and Industrial Loans	34,144,104	33,977,269	-0.5	31,668,269	-6.8	34,193,124	8.0
Unsecured Business Loans	848,316	855,551	0.9	1,122,205	31.2	922,317	-17.8
Unsecured Revolving Lines of Credit (Business Purpose)	1,336,528	1,368,250	2.4	1,729,802	26.4	2,121,047	22.6
<b>Total Non-Real Estate Secured Business Loans</b>	<b>36,693,575</b>	<b>36,700,256</b>	<b>0.0</b>	<b>35,149,173</b>	<b>-4.2</b>	<b>38,000,702</b>	<b>8.1</b>
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>							
Number - Construction and Development	26	21	-19.2	11	-47.6	26	136.4
Number - Farmland	8	6	-25.0	6	0.0	6	0.0
Number - Non-Farm Residential Property	816	925	13.4	982	6.2	1,119	14.0
Number - Owner Occupied, Non-Farm, Non-Residential Property	252	214	-15.1	212	-0.9	234	10.4
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	232	271	16.8	295	8.9	307	4.1
<b>Total Number of Real Estate Secured Business Loans</b>	<b>1,334</b>	<b>1,437</b>	<b>7.7</b>	<b>1,506</b>	<b>4.8</b>	<b>1,692</b>	<b>12.4</b>
Number - Loans to finance agricultural production and other loans to farmers	16	26	62.5	23	-11.5	21	-8.7
Number - Commercial and Industrial Loans	287	291	1.4	381	30.9	463	21.5
Number - Unsecured Business Loans	27	33	22.2	39	18.2	35	-10.3
Number - Unsecured Revolving Lines of Credit (Business Purpose)	237	242	2.1	278	14.9	249	-10.4
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>567</b>	<b>592</b>	<b>4.4</b>	<b>721</b>	<b>21.8</b>	<b>768</b>	<b>6.5</b>
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>							
* MBL (NMLBL) Granted YTD <sup>1</sup>	100,901,912	85,340,460	-15.4	80,852,852	-5.3	91,637,561	13.3
* Purchased or Participation Interests to Nonmembers (NMLBL) <sup>1</sup>	9,931,858	6,432,500	-35.2	3,932,072	-38.9	6,180,946	57.2
<b>DELINQUENCY - MEMBER BUSINESS LOANS<sup>2</sup></b>							
30 to 59 Days Delinquent	7,795,184	4,790,476	-38.5	1,825,603	-61.9	4,213,129	130.8
60 to 179 Days Delinquent	3,288,401	1,567,977	-52.3	692,023	-55.9	773,843	11.8
180 to 359 Days Delinquent	2,847,290	3,496,526	22.8	984,826	-71.8	63,957	-93.5
> = 360 Days Delinquent	1,598,806	649,141	-59.4	464,561	-28.4	856,995	84.5
Total Del Loans - All Types (>= 60 Days)	7,734,497	5,713,644	-26.1	2,141,410	-62.5	1,694,795	-20.9
<b>MBL DELINQUENCY RATIOS</b>							
% MBL > = 30 Days Delinquent	5.05	3.19	-36.9	1.16	-63.5	1.54	32.7
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.51	1.73	-31.1	0.63	-63.8	0.44	-29.5
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>							
* Total MBL Charge Offs	16,544,315	1,429,569	-91.4	1,007,518	-29.5	540,702	-46.3
* Total MBL Recoveries	463,685	1,736,438	274.5	958,554	-44.8	136,045	-85.8
<b>AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)</b>							
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A
<b>MISCELLANEOUS MBL INFORMATION:</b>							
Real Estate Loans also Reported as Business Loans	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4
Construction & Development Loans Meeting 723.3(a)	7,042,165	1,863,529	-73.5	192,011,7	3.0	10,527,415	448.3
Number of Construction & Development Loans - 723(a)	23	9	-60.9	6	-33.3	15	150.0
Unsecured Business Loans Meeting 723.7(c)-(d)	1,027,708	1,079,301	5.0	1,473,659	36.5	1,535,454	4.2
Number of Unsecured Business Loans - 723.7(c)-(d)	36	39	8.3	47	20.5	47	0.0
Agricultural Related (NMLBL) <sup>1</sup>	1,936,556	1,857,210	-4.1	1,899,855	2.3	1,712,101	-9.9
Number of Outstanding Agricultural Related Loans	24	32	33.3	29	-9.4	27	-6.9
* Business Loans and Participations Sold	1,449,204	1,579,414	9.0	868,277	-45.0	140,000	-83.9
SBA Loans Outstanding	5,521,111	4,041,635	-26.8	3,969,871	-1.8	3,804,539	-4.2
Number of SBA Loans Outstanding	40	19	-52.5	19	0.0	20	5.3
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: * Amounts are year-to-date and the related % change ratios are annualized.							
2 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						13. MBLs	

		Investments, Cash, & Cash Equivalents							
<a href="#">Return to cover</a>		For Charter : N/A							
06/07/2017		Count of CU : 106							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr		13,801,346	10,970,898	-20.5	18,799,263	71.4	15,827,818	-15.8	22,001,851
Held to Maturity 1-3 yrs		30,692,069	40,225,938	31.1	56,470,609	40.4	71,355,764	26.4	61,120,116
Held to Maturity 3-5 yrs		80,740,723	54,274,442	-32.8	25,070,650	-53.8	22,469,921	-10.4	25,885,437
Held to Maturity 5-10 yrs		34,119,423	24,985,023	-26.8	14,787,512	-40.8	8,968,307	-39.4	8,423,235
Held to Maturity 3-10 yrs		N/A	N/A		N/A		N/A		N/A
Held to Maturity > 10 yrs		6,221,079	4,232,803	-32.0	0	-100.0	0	N/A	314,332
<b>TOTAL HELD TO MATURITY</b>		<b>165,574,640</b>	<b>134,689,104</b>	<b>-18.7</b>	<b>115,128,034</b>	<b>-14.5</b>	<b>118,621,810</b>	<b>3.0</b>	<b>117,744,971</b>
Available for Sale < 1 yr		235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	294,493,761
Available for Sale 1-3 yrs		424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	580,716,176
Available for Sale 3-5 yrs		932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	960,597,299
Available for Sale 5-10 yrs		249,275,867	168,248,909	-32.5	115,815,282	-31.2	143,662,262	24.0	139,673,343
Available for Sale 3-10 yrs		N/A	N/A		N/A		N/A		N/A
Available for Sale > 10 yrs		18,253,171	24,316,793	33.2	18,027,410	-25.9	5,602,792	-68.9	7,423,990
<b>TOTAL AVAILABLE FOR SALE</b>		<b>1,859,597,079</b>	<b>1,790,600,456</b>	<b>-3.7</b>	<b>1,785,727,679</b>	<b>-0.3</b>	<b>1,931,942,348</b>	<b>8.2</b>	<b>1,982,904,569</b>
Trading < 1 year		0	0	N/A	0	N/A	0	N/A	0
Trading 1-3 years		0	0	N/A	0	N/A	0	N/A	0
Trading 3-5 years		0	0	N/A	0	N/A	0	N/A	0
Trading 5-10 years		20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,552,679
Trading 3-10 years		N/A	N/A		N/A		N/A		N/A
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0
<b>TOTAL TRADING</b>		<b>20,675,914</b>	<b>21,159,784</b>	<b>2.3</b>	<b>20,002,670</b>	<b>-5.5</b>	<b>20,371,499</b>	<b>1.8</b>	<b>18,552,679</b>
Other Investments < 1 yr		968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,156,819,793	-7.5	1,420,304,222
Other Investments 1-3 yrs		379,870,932	399,635,329	5.2	331,907,106	-16.9	296,614,815	-10.6	303,810,160
Other Investments 3-5 yrs		149,672,803	115,148,631	-23.1	99,762,513	-13.4	94,911,920	-4.9	99,403,017
Other Investments 5-10 yrs		44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	10,495,102
Other Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A
Other Investments > 10 yrs		1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	554,397
<b>TOTAL Other Investments</b>		<b>1,544,532,666</b>	<b>1,440,887,265</b>	<b>-6.7</b>	<b>1,722,988,830</b>	<b>19.6</b>	<b>1,558,971,685</b>	<b>-9.5</b>	<b>1,834,566,898</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr		1,217,303,929	1,018,251,393	-16.4	1,465,473,077	43.9	1,434,492,786	-2.1	1,736,799,834
Total Investments 1-3 yrs		834,833,653	1,160,765,329	39.0	1,074,076,999	-7.5	969,496,219	-9.7	945,646,452
Total Investments 3-5 yrs		1,162,984,546	916,949,259	-21.2	895,559,921	-2.3	1,036,688,320	15.8	1,085,885,753
Total Investments 5-10 yrs		348,939,093	261,400,885	-25.1	189,062,189	-27.7	183,140,501	-3.1	177,144,359
Total Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A
Total Investments > 10 yrs		26,319,078	29,969,743	13.9	19,675,027	-34.4	6,089,516	-69.0	8,292,719
<b>Total</b>		<b>3,590,380,299</b>	<b>3,387,336,609</b>	<b>-5.7</b>	<b>3,643,847,213</b>	<b>7.6</b>	<b>3,629,907,342</b>	<b>-0.4</b>	<b>3,953,769,117</b>
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									14. InvCash



	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover	For Charter : N/A								
06/07/2017	Count of CU : 106								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	1,395,654	0.1
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	12,802,489	640.2
Employee Benefit Member Shares	18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	20,848,982	-6.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	31,274,058	19.1
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	481,525,281	0.3
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	288,360,132	-1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Business Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	234,861,512	11.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	4,935,235	-21.2
<b>SAVING MATURITIES</b>									
< 1 year	8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,465,332,472	5.0
1 to 3 years	722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	660,703,595	-1.5
> 3 years	468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	374,138,542	3.2
<b>Total Shares &amp; Deposits</b>	<b>9,654,946,322</b>	<b>9,916,058,554</b>	<b>2.7</b>	<b>10,511,249,931</b>	<b>6.0</b>	<b>11,003,587,915</b>	<b>4.7</b>	<b>11,500,174,609</b>	<b>4.5</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	34,796,882	3.4
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	3,808,237	6,442,501	69.2	9,426,812	46.3	12,321,917	30.7	11,201,909	-9.1
Member Business Loans NOT Secured by Real Estate	2,558,769	4,172,551	63.1	4,398,940	5.4	6,324,170	43.8	6,183,209	-2.2
Nonmember Business Loans Secured by Real Estate	255,089	1,537,162	502.6	979,245	-36.3	71,970	-92.7	0	-100.0
Nonmember Business Loans NOT Secured by Real Estate	55,172	101,890	84.7	33,331	-67.3	0	-100.0	0	N/A
<b>Total Unfunded Commitments for Business Loans</b>	<b>6,677,267</b>	<b>12,254,104</b>	<b>83.5</b>	<b>14,838,328</b>	<b>21.1</b>	<b>18,718,057</b>	<b>26.1</b>	<b>17,385,118</b>	<b>-7.1</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)</b>									
Agricultural Related Business Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	87,637	-10.5
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	2,781,123	-8.0
Outstanding Letters of Credit	0	56,000	N/A	341,976	510.7	92,000	-73.1	92,000	0.0
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	472,175,673	1.9
Credit Card Line	910,503,391	992,241,726	9.0	936,065,206	-5.7	1,021,715,455	9.2	1,036,831,468	1.5
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,360,575	2.8
Overdraft Protection Programs	239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	272,319,412	2.7
Residential Construction Loans-Excluding Business Purpose	704,757	1,260,038	78.8	1,028,671	-18.4	2,021,104	96.5	1,752,016	-13.3
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,807,576	7.9
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,718,572,301</b>	<b>1,799,125,444</b>	<b>4.7</b>	<b>1,787,402,663</b>	<b>-0.7</b>	<b>1,893,102,691</b>	<b>5.9</b>	<b>1,929,246,720</b>	<b>1.9</b>
<b>Total Unused Commitments</b>	<b>1,725,249,568</b>	<b>1,811,379,548</b>	<b>5.0</b>	<b>1,802,240,991</b>	<b>-0.5</b>	<b>1,911,820,748</b>	<b>6.1</b>	<b>1,946,631,838</b>	<b>1.8</b>
% (Unused Commitments / Cash & ST Investments)	128.99	157.81	22.3	112.68	-28.6	121.11	7.5	103.74	-14.3
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,946,631,838	1.8
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7	0	-100.0	71,970	N/A	0	-100.0
Loans Transferred with Recourse <sup>1</sup>	165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	309,466,026	4.0
Pending Bond Claims	261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	505,234	-59.2
Other Contingent Liabilities	720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	32,955,839	51.9
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	26	0.0
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,907,795,499	-8.4
Total Committed Credit Lines	387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	356,996,200	-19.1
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	294,352,143	0.1
Draws Against Lines of Credit	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	141,358,749	719.8
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	64,932	-96.0
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,593,979,930	-1.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	0	N/A
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
<sup>1</sup> included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								16.SuppShareOBS&Borr	

		Miscellaneous Information, Programs, Services								
<a href="#">Return to cover</a>		For Charter :	N/A							
06/07/2017		Count of CU :	106							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg
<b>MEMBERSHIP:</b>										
Num Current Members	1,320,195	1,353,587	2.5		1,389,705	2.7	1,415,570	1.9	1,425,901	0.7
Num Potential Members	30,861,655	34,288,419	11.1		33,715,033	-1.7	37,212,607	10.4	33,930,864	-8.8
% Current Members to Potential Members	4.28	3.95	-7.7		4.12	4.4	3.80	-7.7	4.20	10.5
* % Membership Growth	2.49	2.53	1.7		2.67	5.5	1.86	-30.2	2.92	56.8
Total Num Savings Accts	2,460,159	2,527,354	2.7		2,621,112	3.7	2,655,232	1.3	2,692,421	1.4
<b>EMPLOYEES:</b>										
Num Full-Time Employees	3,369	3,482	3.4		3,612	3.7	3,708	2.7	3,723	0.4
Num Part-Time Employees	431	439	1.9		422	-3.9	385	-8.8	419	8.8
<b>BRANCHES:</b>										
Num of CU Branches	316	315	-0.3		313	-0.6	310	-1.0	313	1.0
Num of CUs Reporting Shared Branches	31	30	-3.2		30	0.0	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13	11	-15.4		11	0.0	15	36.4	15	0.0
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3		3,799,506,715	15.2	4,156,782,511	9.4	1,042,419,543	0.3
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A		0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
(Credit Programs):										
Business Loans	29	33	13.8		32	-3.0	32	0.0	32	0.0
Credit Builder	23	24	4.3		28	16.7	27	-3.6	28	3.7
Debt Cancellation/Suspension	6	6	0.0		5	-16.7	5	0.0	5	0.0
Direct Financing Leases	0	0	N/A		0	N/A	0	N/A	0	N/A
Indirect Business Loans	9	9	0.0		9	0.0	8	-11.1	8	0.0
Indirect Consumer Loans	35	35	0.0		34	-2.9	35	2.9	35	0.0
Indirect Mortgage Loans	9	10	11.1		9	-10.0	9	0.0	9	0.0
Interest Only or Payment Option 1st Mortgage Loans	11	10	-9.1		11	10.0	11	0.0	11	0.0
Micro Business Loans	11	11	0.0		13	18.2	12	-7.7	12	0.0
Micro Consumer Loans	13	14	7.7		14	0.0	12	-14.3	12	0.0
Overdraft Lines of Credit	64	64	0.0		64	0.0	59	-7.8	59	0.0
Overdraft Protection	58	58	0.0		57	-1.7	55	-3.5	55	0.0
Participation Loans	41	45	9.8		43	-4.4	40	-7.0	41	2.5
Pay Day Loans	15	15	0.0		15	0.0	15	0.0	16	6.7
Real Estate Loans	85	83	-2.4		80	-3.6	78	-2.5	78	0.0
Refund Anticipation Loans	2	2	0.0		2	0.0	2	0.0	2	0.0
Risk Based Loans	81	83	2.5		82	-1.2	80	-2.4	79	-1.3
Share Secured Credit Cards	31	31	0.0		30	-3.2	31	3.3	31	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A		0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
(Other Programs):										
ATM/Debit Card Program	88	86	-2.3		82	-4.7	79	-3.7	79	0.0
Business Share Accounts	43	45	4.7		44	-2.2	42	-4.5	42	0.0
Check Cashing	62	63	1.6		60	-4.8	60	0.0	60	0.0
First Time Homebuyer Program	13	12	-7.7		13	8.3	14	7.7	14	0.0
Health Savings Accounts	11	12	9.1		12	0.0	12	0.0	12	0.0
Individual Development Accounts	2	2	0.0		2	0.0	2	0.0	2	0.0
In-School Branches	1	1	0.0		1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	33	36	9.1		36	0.0	36	0.0	36	0.0
International Remittances	17	20	17.6		19	-5.0	20	5.3	20	0.0
Low Cost Wire Transfers	84	83	-1.2		81	-2.4	77	-4.9	78	1.3
**Number of International Remittances Originated YTD	1,975	3,825	93.7		3,922	2.5	3,988	1.7	1,059	6.2
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	5	25.0		7	40.0	10	42.9	10	0.0
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>		305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	15,567,369	0.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	26,319,727	23,176,926	-11.9		27,327,327	17.9	28,683,342	5.0	29,342,827	2.3
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell									17.MisclInfoAndServices	

		Information Systems & Technology											
<a href="#">Return to cover</a>		For Charter : N/A											
06/07/2017		Count of CU : 106											
CU Name: N/A	Peer Group: N/A	Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally									
		Count of CU in Peer Group : N/A											
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Mar-2017	% Chg			
<b>System Used to Maintain Share/Loan Records</b>													
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0	0	-100.0			
Vendor Supplied In-House System		63	61	-3.2	59	-3.3	56	-5.1	56	0.0			
Vendor On-Line Service Bureau		50	49	-2.0	47	-4.1	45	-4.3	45	0.0			
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0	N/A			
Other		4	5	25.0	5	0.0	5	0.0	5	0.0			
<b>Electronic Financial Services</b>													
Home Banking Via Internet Website		89	89	0.0	85	-4.5	82	-3.5	82	0.0			
Audio Response/Phone Based		70	67	-4.3	63	-6.0	60	-4.8	60	0.0			
Automatic Teller Machine (ATM)		85	83	-2.4	79	-4.8	76	-3.8	76	0.0			
Kiosk		7	7	0.0	7	0.0	6	-14.3	6	0.0			
Mobile Banking		38	48	26.3	50	4.2	54	8.0	54	0.0			
Other		3	2	-33.3	2	0.0	2	0.0	3	50.0			
<b>Services Offered Electronically</b>													
Member Application		39	41	5.1	40	-2.4	41	2.5	42	2.4			
New Loan		48	48	0.0	49	2.1	48	-2.0	48	0.0			
Account Balance Inquiry		91	90	-1.1	86	-4.4	82	-4.7	82	0.0			
Share Draft Orders		65	66	1.5	62	-6.1	62	0.0	62	0.0			
New Share Account		24	26	8.3	25	-3.8	24	-4.0	24	0.0			
Loan Payments		83	82	-1.2	80	-3.4	77	-3.8	77	0.0			
Account Aggregation		15	16	6.7	17	6.3	17	0.0	17	0.0			
Internet Access Services		28	28	0.0	28	0.0	32	14.3	32	0.0			
e-Statements		80	82	2.5	79	-3.7	77	-2.5	77	0.0			
External Account Transfers		26	28	7.7	30	7.1	29	-3.3	29	0.0			
View Account History		91	90	-1.1	86	-4.4	82	-4.7	82	0.0			
Merchandise Purchase		5	6	20.0	6	0.0	6	0.0	6	0.0			
Merchant Processing Services		6	6	0.0	6	0.0	6	0.0	6	0.0			
Remote Deposit Capture		14	19	35.7	25	31.6	27	8.0	30	11.1			
Share Account Transfers		89	88	-1.1	85	-3.4	82	-3.5	82	0.0			
Bill Payment		71	71	0.0	68	-4.2	67	-1.5	67	0.0			
Download Account History		77	77	0.0	73	-5.2	72	-1.4	72	0.0			
Electronic Cash		5	5	0.0	4	-20.0	5	25.0	5	0.0			
Electronic Signature Authentication/Certification		6	13	116.7	15	15.4	17	13.3	18	5.5			
Mobile Payments		7	15	114.3	20	33.3	24	20.0	25	4.2			
<b>Type of World Wide Website Address</b>													
Informational		11	11	0.0	12	9.1	11	-8.3	11	0.0			
Interactive		2	3	50.0	3	0.0	2	-33.3	2	0.0			
Transactional		88	86	-2.3	82	-6.7	80	-2.4	80	0.0			
Number of Members That Use Transactional Website		533,875	567,151	6.2	601,278	6.0	658,882	9.6	679,521	3.1			
No Website, But Planning to Add in the Future		0	0	N/A	0	N/A	0	N/A	0	N/A			
<b>Type of Website Planned for Future</b>													
Informational		0	0	N/A	0	N/A	0	N/A	0	N/A			
Interactive		0	0	N/A	0	N/A	0	N/A	0	N/A			
Transactional		0	0	N/A	0	N/A	0	N/A	0	N/A			
<b>Miscellaneous</b>													
Internet Access		114	112	-1.8	108	-3.6	103	-4.6	103	0.0			

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06/07/2017

CU Name: N/A

Peer Group: N/A

### Graphs 1

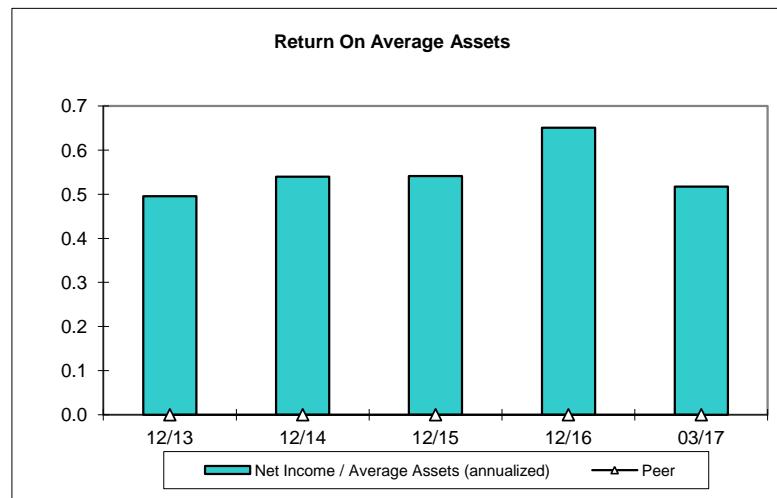
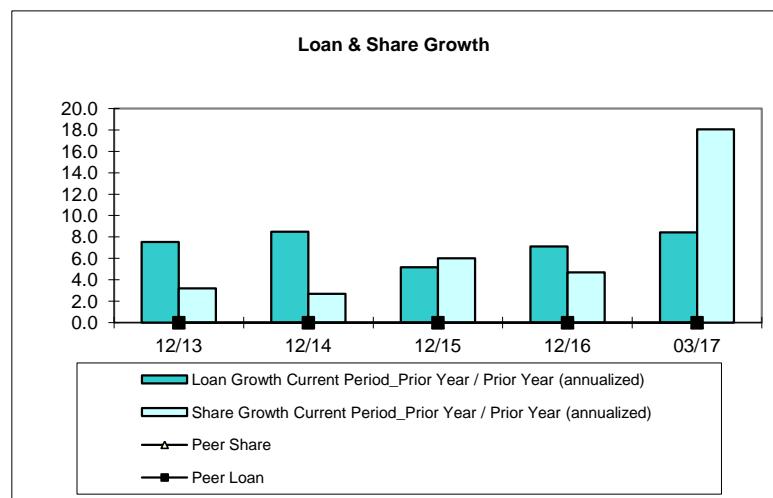
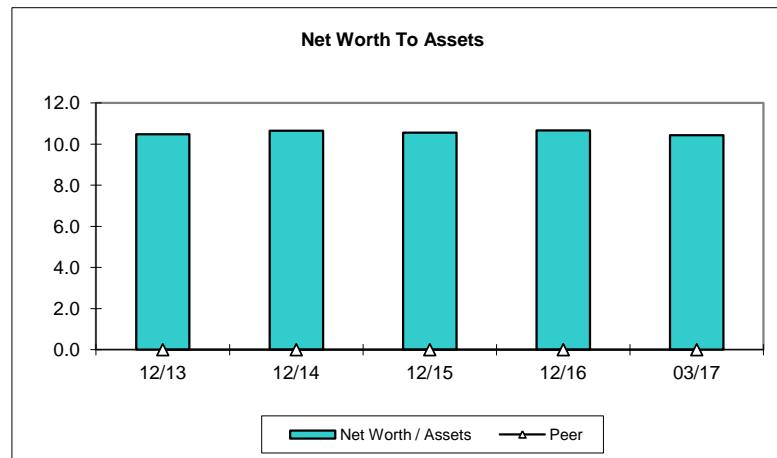
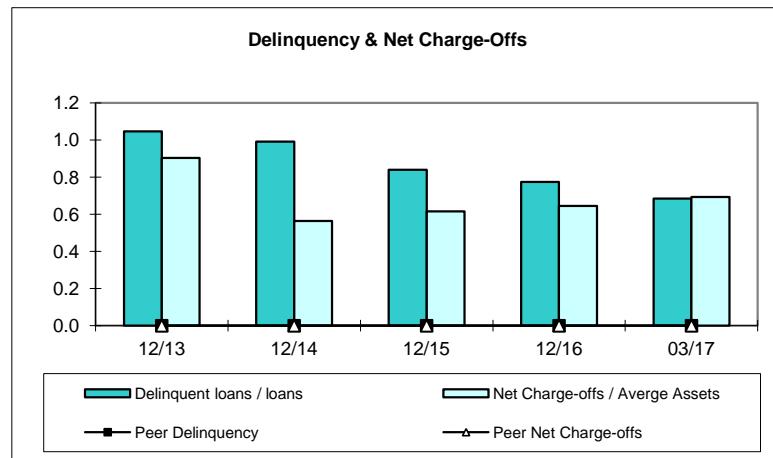
For Charter : N/A

Count of CU : 106

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/07/2017

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

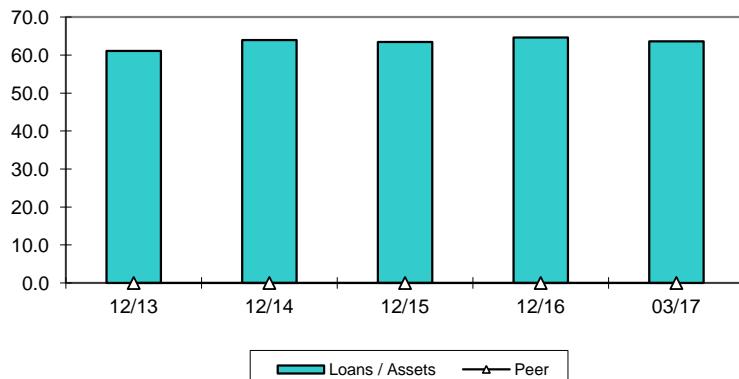
Count of CU : 106

Asset Range : N/A

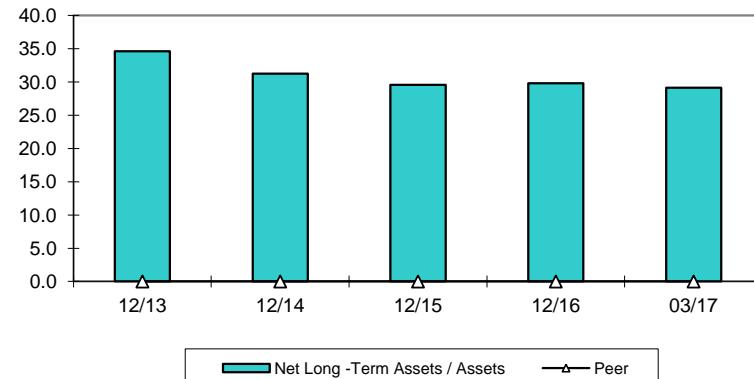
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

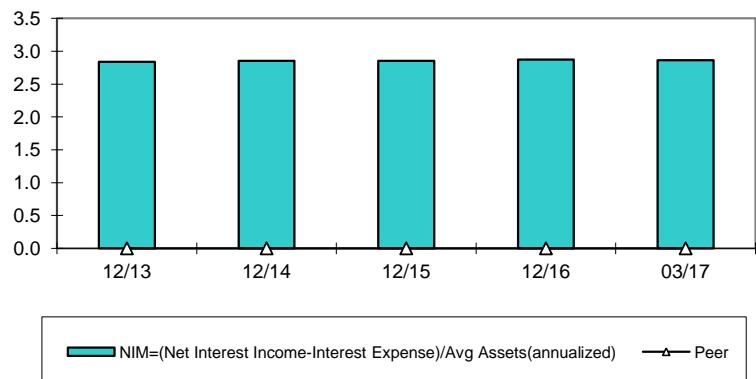
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

